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(Official Form 1) (12/03)

FORM B1	, , , <u>, , , , , , , , , , , , , , , , </u>			Bankrup District of I		urt			Voluntary Petition
Name of Debt Hatfield, Ri	or (if individence of the control of	dual, enter L	ast, First, N	Aiddle):		Name of	Joint Debtor	r (Spouse) (Last	First, Middle):
All Other Nan (include marri				years				d by the Joint I iden, and trade	Debtor in the last 6 years names):
Last four digit: (if more than one,	state all):	c. No. / Comp	olete EIN or	other Tax I.D.	No.	Last fou (if more th	r digits of Soc an one, state all):	c. Sec. No. / Cor	nplete EIN or other Tax I.D. No.
Street Address 4350 West Glenview, I	of Debtor Lake B104	(No. & Stree	t, City, State	& Zip Code):		Street A	ddress of Joir	nt Debtor (No. &	Street, City, State & Zip Code):
County of Res Principal Place			k				of Residence I Place of Bu		
Mailing Addre	ess of Debto	r (if differen	t from stree	t address):		Mailing	Address of J	oint Debtor (if	different from street address):
Location of Pr			ess Debtor		<u></u> !		1210		
preceding	as been dong the date of	niciled or ha f this petition	s had a resion or for a lo	nger part of su	il place of ich 180 da	busines ays than	s, or principa in any other	al assets in this	District for 180 days immediately
☐ Individua ☐ Corporat ☐ Partnersh ☐ Other	al(s) ion	btor (Check	☐ Rail ☐ Stoc ☐ Com		r	☐ Ch	the apter 7 apter 9	Petition is File	kruptcy Code Under Which ed (Check one box) apter 11  Chapter 13 apter 12 reign proceeding
☐ Debtor is ☐ Debtor is	er/Non-Busin ter 11 Smal s a small bu	II Business ( siness as def to be consid	☐ Bus Check all be ined in 11 U		er	☐ Fil Mi cer Ru	ist attach sign tifying that the le 1006(b). S	attached paid in installmened application	
Statistical/Ad  ■ Debtor e  □ Debtor e	ministrative estimates that estimates that	e Information to funds will to after any o	be available exempt prop	s only) for distribution erty is exclude unsecured cree	n to unsec	cured cre	editors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Nu	mber of Cre	ditors	1-15	16-49 50-99	100-199	200-99			
Estimated Ass \$0 to \$50,000	sets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 millio		\$50,000,001 to \$100 million	More than \$100 million	
Estimated De		6400.004	¢500.004.4-	\$1,000,001 +-	\$10,000,0	01 to	\$50,000,001 to	More than	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 millio	n	\$100 million	\$100 million	

(Official Form 1) (12/03)		
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Hatfield, Richard	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, atta	ch additional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -	<u> </u>	
Pending Bankruptcy Case Filed by any Spouse, Partner, or	•	•
Name of Debtor: - <b>None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor i	is required to file periodic reports (e.g., forms
petition is true and correct.	10K and 10Q) with the Section 12 or 15(d) of the S	urities and Exchange Commission pursuant t ecurities Exchange Act of 1934 and is
If petitioner is an individual whose debts are primarily consumer debts	requesting relief under chap	ter 11)
and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand		and made a part of this petition.
the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached	
chapter 7.		Exhibit B
I request relief in accordance with the chapter of title 11, United States		pleted if debtor is an individual
Code, specified in this petition.	whose debt	ts are primarily consumer debts)
	I, the attorney for the petitio	oner named in the foregoing petition, declare
X M w day	that I have informed the pet	itioner that [he or she] may proceed under
Signature of Debtor Richard Hatfield	chapter /, 11, 12, or 13 of the	itle 11, United States Code, and have
Signature of Debtor Richard Hatherd	explained the relief available	e under each such chapter.
X	X	
Signature of Joint Debtor	Signature of Attorney f	
(517) 294-1311	Melvin J. Kaplan 1	
Telephone Number XIXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	1	Exhibit C
•	Does the debtor own or hav	e possession of any property that poses intifiable harm to public health or
8.29-01	safety?	entinable narm to public health or
Date	1 -	attached and made a part of this petition.
Signature of Attorney	No	attached and made a part of this petition.
	140	
X	Signature of	Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I certify that I am a bankrup	otcy petition preparer as defined in 11 U.S.C
Melvin J. Kaplan 1399446	§ 110, that I prepared this d	ocument for compensation, and that I have
Printed Name of Attorney for Debtor(s)	provided the debtor with a	copy of this document.
Melvin J. Kaplan & Associates P.C.		
Firm Name	Printed Name of Bankr	ruptcy Petition Preparer
14 E. Jackson Blvd.		
Suite 1200		
Chicago, IL 60604	Social Security Number	er (Required by 11 U.S.C.§ 110(c).)
Address Email: www.financialrelief.com		
(312)294-8989 Fax: (312)294-8995		
Telephone Number	Address	
1		
Date	Names and Social Secu	urity numbers of all other individuals who preparing this document:
C: 4 CD-b4-r (Composition/Doutnesship)	prepared or assisted in	preparing this document.
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this	1	
netition on behalf of the debtor.	1	
The debtor requests relief in accordance with the chapter of title 11,	If more than one perso	n prepared this document, attach additional
United States Code, specified in this petition.	sheets conforming to the	he appropriate official form for each person.
1	X	
X Signature of Authorized Individual	Signature of Bankrupto	ev Petition Preparer
Signature of Authorized Individual	Signature of Bankrupu	cy remon rieparei
Printed Name of Authorized Individual	Date	
Timbed Finite of Francoines and Francoines	A 1-1-2	proporate failure to comply with the
	A bankruptcy petition	preparer's failure to comply with the nd the Federal Rules of Bankruptcy
Title of Authorized Individual	Procedure may result	in fines or imprisonment or both. 11
	U.S.C. § 110; 18 U.S.	C. 8 156.
Date	U.S.C. 9 110, 16 U.S.	C. 3 150.

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## United States Bankruptcy Court Northern District of Illinois

		Northern District of Inn	11018	
ln i	re Richard Hatfield		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSU	RE OF COMPENSATION OF ATT	TORNEY FOR DI	EBTOR(S)
1.	compensation paid to me within	(a) and Bankruptcy Rule 2016(b), I certify that none year before the filing of the petition in bankruptor(s) in contemplation of or in connection with the	ruptcy, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have a	greed to accept	\$	2,700.00
	Prior to the filing of this st	atement I have received	\$	0.00
	Balance Due		\$	2,700.00
2.	<b>194.00</b> of the filing fee	nas been paid.		
3.	The source of the compensation	paid to me was:		
	■ Debtor □ Oth	er (specify):		
4.	The source of compensation to	be paid to me is:		
	■ Debtor □ Oth	er (specify):		
5.	■ I have not agreed to share t	ne above-disclosed compensation with any other pe	erson unless they are mem	abers and associates of my law firm.
	☐ I have agreed to share the copy of the agreement, together the copy of the agreement, together the copy of the agreement.	above-disclosed compensation with a person or petther with a list of the names of the people sharing i	rsons who are not member in the compensation is atta	ers or associates of my law firm. A ached.
6.	<ul> <li>a. Analysis of the debtor's fina</li> <li>b. Preparation and filing of an</li> <li>c. Representation of the debto</li> <li>d. [Other provisions as needed</li> </ul> Negotiations with	d fee, I have agreed to render legal service for all as notial situation, and rendering advice to the debtor is petition, schedules, statement of affairs and plan ver at the meeting of creditors and confirmation hearing secured creditors for reaffirmations; exempt 2 522(f)(2)(A) for avoidance of liens on house	in determining whether to which may be required; ng, and any adjourned her mption planning; prej	file a petition in bankruptcy; arings thereof;
7.	Redemptions und	), the above-disclosed fee does not include the follower 11 U.S.C. 722, representation of the defrom stay actions, any adversary proceeding	ebtors in any dischar	geability actions, judicial lien
<u> </u>		CERTIFICATION		
this	I certify that the foregoing is a bankruptcy proceeding.	complete statement of any agreement or arrangement	nent for payment to me fo	or representation of the debtor(s) in
Da	ted:	Mahda 1 Ka	nlon 1200116	
		меіvin J. Ka  Melvin J. Ka	plan 1399446 plan & Associates P.Ç	
		14 E. Jackso		
		Suite 1200 Chicago, IL 6	60604	
		(312)294-898	39 Fax: (312)294-8995	5
1		www.financi	ialrelief.com	

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In re	Richard Hatfield	Case No.	
	7110110110110110		
		Debtor	

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's
Interest in Property

Nature of Debtor's
Interest in Property

Nature of Debtor's
Joint, or
Community

Current Market Value of
Debtor's Interest in
Property, without
Deducting any Secured
Claim or Exemption

Amount of
Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

In re	Richard Hatfield	Case No.	_
		Debtor	

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Mis	cellaneous household goods and furnishings	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Nec	essary clothing and wearing apparel	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
			-	Sub-To	

2 continuation sheets attached to the Schedule of Personal Property

In re	Richard Hatfield	Case No.
		Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		C +M-1 + W-1 - C
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	x			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

Sub-Total > 0.00 (Total of this page)

In re	Richard Hatfield	Case No.

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > 0.00 | | (Total of this page) | Total > 1,000.00 |

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re	Richard Hatfield		Case No.
-		Debtor	

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

11 U.S.C. §522(b)(1):

11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

is exempt from process	s under applicable nonbankruptcy law.		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Necessary clothing and wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00

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### **EXEMPTION SCHEDULE**

Each Debtor exempts from the property of the estates, pursuant to the State Exemption, Illinois Compiled Statutes, Chapter 735, the following property, although it should be noted that each debtor may not have property, or equity in property, sufficient to exhaust the following allowable State Exemptions:

	Residence or homestead of individual, includes farm lot & buildings, condominiums, personal property or cooperative. Can be owned or leased.	\$7,500 (includes proceeds of ale for 1 yr: 5/12-906)	*735	ILCS	5/12-901
	Necessary wearing apparel, Bible, school book family pictures and prescribed health aids of debtor & dependents	100%	735		5/12-1001 , (e)
	Any personal property of debtor	\$2,000	735	ILCS	5/12-1001(b)
	One motor vehicle	\$1,200	735	ILCS	5/12-1001( c )
	Implements, books, and tools of trade	\$750	735	ILCS	5/12-1001( d )
	Proceeds and cash value of life insurance policies and annuity contracts payable to dependents of insured.	100%	735	ILCS	5/12-1001(f)
	Social Security benefits, unemployment compensation benefits, public assistance benefits, Veteran's benefits and disability and illness benefits.	100%	735		5/12-1001(g) ,(2)(3)
•	Alimony, support or separate maintenance	Amount reasonably necessary to support debtor and dependents	735	ILCS	5/12-1001(g)(4)
	Pension and retirement benefits	100%	735	ILCS	5/12-1006( a ) - ( d )
	Crime victim's reparation law awards	100%	735	ILCS	5/12-1001(h)(1)
	Wrongful death payments resulting from death of person of whom debtor was dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS	5/12-1001(h)(2)
	Life insurance payments from policy insuring person of whom debtor was a dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS	5/12-1001(h)(3)
٦.	Payments on account of bodily injury of debtor or person of whom debtor was a dependent	\$7,500	735	ILCS	5/12-1001(h) (4)
1	NOTE: Proceeds from sale of exempt personal property are a not exempt. Property acquired within 6 months of the filing of exemptions in 735 ILCS 5/12-1001(h) extend for 2 years a	bankruptcy is presumed to have been acquire	ed in co	ntemp	lation of bankruptcy. In
	herefrom, for 5 years after accrual. See 735 ILCS 5/12-100	fter the debtor's right to receive the payments  1.	s accrue		, as to property traceable
۱.	herefrom, for 5 years after accrual. See 735 ILCS 5/12-100 Specific partnership property	tter the debtor's right to receive the payments 11.  100% of partner's interest			205/25
۱.	herefrom, for 5 years after accrual. See 735 ILCS 5/12-100	11.	805	ILCS	
	herefrom, for 5 years after accrual. See 735 ILCS 5/12-100 Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week,	805 735	ILCS	205/25
). ).	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors	805 735 215	ILCS ILCS	205/25 5/12-803
	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors of insured)	805 735 215	ILCS ILCS	205/25 5/12-803 6 5/238
). ).	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent  Fraternal Benefit Society benefits	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors of insured)	805 735 215 215 820	ILCS ILCS ILCS	205/25 5/12-803 5 5/238 5/299.19
	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent  Fraternal Benefit Society benefits  Workmen's Compensation benefits	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors of insured)  100%  100%	805 735 215 215 820 820	ILCS ILCS ILCS ILCS ILCS	205/25 5/12-803 5 5/238 5/299.19 305/21
). ).	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent  Fraternal Benefit Society benefits  Workmen's Compensation benefits  Unemployment compensation benefits	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors of insured)  100%  100%  100%  (support claims excepted)	805 735 215 215 820 820	ILCS ILCS ILCS ILCS ILCS	205/25 5/12-803 5 5/238 5/299.19 305/21 405/1300
n.  p.  q.  t.  u.	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent  Fraternal Benefit Society benefits  Workmen's Compensation benefits  Unemployment compensation benefits  Public Welfare benefits	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors of insured)  100%  100%  (support claims excepted)  100%	805 735 215 215 820 820 305 735 735 735	ILCS ILCS ILCS ILCS ILCS ILCS ILCS ILCS	205/25 5/12-803 5 5/238 5/299.19 305/21 405/1300
n.  p. q. r. s.	Specific partnership property  Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)  Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent  Fraternal Benefit Society benefits  Workmen's Compensation benefits  Unemployment compensation benefits  Public Welfare benefits  Property held in trust for debtor  Wage garnishment	100% of partner's interest  85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVEVR IS GREATER  100% (applies against creditors of insured)  100%  100%  100%  (support claims excepted)  100%  100%  100%	805 735 215 215 820 820 305 735 735 735	ILCS ILCS ILCS ILCS ILCS ILCS ILCS ILCS	205/25 5/12-803 5 5/238 5/299.19 305/21 405/1300 5 5/11-3 6 5/2-1403 6 5/12-803 6 5/12-1001(b)

100%

735 ILCS 5/12-1001(b)

x. Tax refund

<sup>\*</sup> ILCS - Illinois Compiled Statutes

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In re	Richard Hatfield	Case No.	_
_	···	Debtor	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	Č	Hu	sband, Wife, Joint, or Community	င္က	Ų	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CO2H-ZGEZH	170-04+	D_007HD	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.					E			
			Value \$					
Account No.								
			Value \$					
Account No.								
	╀	+	Value \$	╁	$\vdash$	+		-
Account No.			Value \$					
0 continuation sheets attached				Sub				
o continuation sheets attached			(Total of	this	pa	ge)		-
			(Report on Summary of S		Tot dul		0.00	_

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Form B6E (04/04)

In re	Richard Hatfield	Case No.
-		, Debtor

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

adjustment.

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Form	B6E	-	Cont
(04/0-	4)		

In re	Richard Hatfield			Case No.	·
-		Debtor	_,		

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME,	CO	1	sband, Wife, Joint, or Community	<b>−</b>   5		7	D		AMOUNT
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	OC NT I NO E NT		77 - 04	PUTED	TOTAL AMOUNT OF CLAIM	ENTITLED TO PRIORITY
Account No.			2001,2002,2003,2004	'		A T E D	i		
I.R.S* Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604		_						4,700.00	0.00
Account No.  Representing: I.R.S*			I.R.S. District Counsel 200 W. Adams, Ste. 2300 Chicago, IL 60606						
Account No.  Representing: I.R.S*			I.R.S. United States Attorney 219 S. Dearborn Chicago, IL 60604						
Account No.  Representing: I.R.S*			I.R.S. Tax Division P.O. Box 55, Ben Franklin Station Washington, DC 20044						
Account No.  State of Michigan Dept. of Treasury Lansing, MI		-	1998 taxes					238.83	0.00
Sheet 1 of 2 continuation sheets a Schedule of Creditors Holding Unsecured I	nttach	ned	to (Tota		ubt is j			4,938.83	

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Form	B6E	-	Cont
(04/0-	4)		

In re	Richard Hatfield	Case No.
		•

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Debtor

Taxes and Certain Other Debts **Owed to Governmental Units** 

TYPE OF PRIORITY Husband, Wife, Joint, or Community UNL-QU-DATED CONTINGENT CODEBTOR CREDITOR'S NAME, **AMOUNT** AND MAILING ADDRESS н SPUTED DATE CLAIM WAS INCURRED TOTAL AMOUNT ENTITLED TO w INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM **PRIORITY** AND ACCOUNT NUMBER J С (See instructions.) Account No. Michigan Accts. Recievable Collecti P.O. Box 30158 Representing: Lansing, MI 48909 State of Michigan Account No. Account No. Account No. Account No. Subtotal Sheet 2 of **2** continuation sheets attached to

0.00

4,938.83

(Total of this page)

(Report on Summary of Schedules)

Schedule of Creditors Holding Unsecured Priority Claims

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Form	B6F
(12/0)	3)

In re	Richard Hatfield	Cas	se No
		Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		CL	֓֞֞֞֞֜֞֞֜֞֞֓֓֓֓֓֓֓֓֓֓֟֟֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	1	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	[	N   /		SPUTED	AMOUNT OF CLAIM
Account No.		Ī			T   T	ΞΙ.		
Capital One 5022 Gate parkway, Suite 204 Jacksonville, FL 32256		-						2,400.00
Account No.		t			†	1	1	
Credit Protection 13355 Noel Rd. Dallas, TX 75240								200.00
Account No.		$\dagger$			1	<u> </u>		
FCNB 1620 Dodge Street Omaha, NE 68197		-						885.00
Account No.		+						885.00
Lansing Professional P.O. Box 290 Saint Johns, MI 48879								988.00
1 continuation sheets attached		_1	(To	s al of t	ubt nis 1			4,473.00

Form B6F - Cont. (12/03)

In re	Richard Hatfield	Case No
_		Debtor

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	<u></u>		Į þ	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	±8 > C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			D SPUTED	AMOUNT OF CLAIM
Account No.	Г			¬ ï			
LJ Ross P.O. Box 1838 Ann Arbor, Mi 48106		-					201.00
Account No.	┢			+	$\dagger$	╁	
Merchant Mednal 6324 Taylor Drive Flint, MI 48507		-					
							1,590.00
Account No.  Mid Mrchzan Credit Bureau P.O. Box 30 Saint Johns, MI 48879		-					
Account No.	╁			-	1	+	449.00
Risk Management 2675 Breckinridge Boulevard Duluth, GA 30096		-					
A	L			-	1	_	219.48
Unifund 10625 Techwood Circle Cincinati, OH 45292		-					
							444.00
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	,		(Total o			tal age	2,903.48
-			(Report on Summary of	Sch		otal ules	7,376.48

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In re	Richard Hatfield	Case No.
-		Debtor

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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In re	Richard Hatfield	Case No.
		Debtor
	SC	HEDULE H. CODEBTORS
debt repo	tor in the schedules of creditors. Include all guarar	y person or entity, other than a spouse in a joint case, that is also liable on any debts listed by ators and co-signers. In community property states, a married debtor not filing a joint case should use on this schedule. Include all names used by the nondebtor spouse during the six years ase.
	Check this box if debtor has no codebtors.	
-	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

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Form	В6
(12/0)	3)

In re	Richard Hatfield		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR	AND SPC	USE		
Desiri S mantan Status.	RELATIONSHIP	AGE			
Single					
THE OVERENT	DEBTOR		SPOUSE		
EMPLOYMENT			31 003E		
Gecapation	Server		*****		<u> </u>
	/litchell's Fish Market				
	Syears Glen Town Center				
	Glenview, IL				
INCOME: (Estimate of average r	monthly income)	]	DEBTOR		SPOUSE
Current monthly gross wages, sala	ary, and commissions (pro rate if not paid monthly)	\$	3,089.67	\$	N/A
Estimated monthly overtime		\$	0.00	\$	N/A
SUBTOTAL		\$	3,089.67	\$	N/A
LESS PAYROLL DEDUCT	IONS				
a. Payroll taxes and social se		\$	598.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	598.00	\$	N/A
TOTAL NET MONTHLY TAKE	E HOME PAY	\$	2,491.67	\$	N/A
Regular income from operation o	f business or profession or farm (attach detailed statement)	\$	0.00	\$	N/A
Income from real property	•	\$	0.00	<b>\$</b>	N/A
Interest and dividends		\$	0.00	\$	N/A
Alimony, maintenance or support dependents listed above	payments payable to the debtor for the debtor's use or that of	\$	0.00	\$	N/A
Social security or other government	ent assistance				
		\$	0.00	\$	N/A
(Speedily)		\$	0.00	\$ _	N/A
Pension or retirement income		\$	0.00	\$ _	N/A
Other monthly income		Φ.	0.00	•	NI/A
(Specify)		\$	0.00	<u></u> \$ _	N/A N/A
		\$	0.00	_ \$ _	N/A
TOTAL MONTHLY INCOME		\$	2,491.67	\$	N/A
TOTAL COMBINED MONTHL	LY INCOME \$	(Repo	rt also on Sumr	nary of	f Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re Richard Hatfield Case No.		
Debtor(s)		
SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDU	J <b>AL DEBTO</b> I	R(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's faveekly, quarterly, semi-annually, or annually to show monthly rate.	mily. Pro rate any p	ayments made bi-
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complabeled "Spouse."	ete a separate schedu	ale of expenditure
Rent or home mortgage payment (include lot rented for mobile home)	\$	865.00
Are real estate taxes included? Yes No _X		
Is property insurance included? Yes No X		
Utilities: Electricity and heating fuel	\$	220.00
Water and sewer	\$	0.00
Telephone	\$	100.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00 350.00
Food	\$	121.00
Clothing	<b>5</b>	100.00
Laundry and dry cleaning	\$ <del></del>	120.00
Medical and dental expenses	\$ ——-	200.00
Transportation (not including car payments)	<u> </u>	85.67
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	0.00
Charitable contributions	Ψ	- 0.00
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's	\$	0.00
Life	\$	0.00
	\$ ——	0.00
Health	\$ <del></del>	0.00
Auto Other	\$ <del></del>	0.00
	Ψ	
Taxes (not deducted from wages or included in home mortgage payments)	•	0.00
(Specify)	<u></u>	
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	<b>c</b>	0.00
Auto	ş	50.00
Other Personal Grooming		0.00
Other		0.00
Other	¢	0.00
Alimony, maintenance, and support paid to others	<u> </u>	0.00
Payments for support of additional dependents not living at your home	<u> </u>	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	<u> </u>	0.00
Other		0.00
Other		0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,211.67
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, m	onthly, annually, or a	at some other
regular interval.		
A. Total projected monthly income	\$	2,491.67
B. Total projected monthly expenses	\$	2,211.67
C. Excess income (A minus B)	\$	280.00
D. Total amount to be paid into plan each Monthly	\$	280.00

(interval)

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## United States Bankruptcy Court Northern District of Illinois

In re	Richard Hatfield		Case No.	
-		Debtor ,		
			Chapter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		4,938.83	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		7,376.48	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,491.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,211.67
Total Number of Sheets of ALL	Schedules	15			
	า	Total Assets	1,000.00		
			Total Liabilities	12,315.31	

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## United States Bankruptcy Court Northern District of Illinois

In re	Richard Hatfield		Case No.	
		Debtor(s)	Chapter	13

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	8.29.05	Signature	X My	Stal	N-2
			Richard Hatfield	1	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

#### United States Bankruptcy Court Northern District of Illinois

In re	Richard Hatfield		Case No.	
•		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$23,000.00 Employment Year to Date
\$41,000.00 Employment Year 2004
\$39,000.00 Employment Year 2003

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, None

made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL NAME AND ADDRESS DATES OF OWING AMOUNT PAID **PAYMENTS** OF CREDITOR

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of None this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY STATUS OR CAPTION OF SUIT NATURE OF PROCEEDING DISPOSITION AND LOCATION AND CASE NUMBER

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

DESCRIPTION AND VALUE OF NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF SEIZURE **PROPERTY** BENEFIT PROPERTY WAS SEIZED

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or None returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the

spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, FORECLOSURE SALE, NAME AND ADDRESS OF

**DESCRIPTION AND VALUE OF PROPERTY** TRANSFER OR RETURN CREDITOR OR SELLER

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of None this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a

joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

TERMS OF ASSIGNMENT OR SETTLEMENT ASSIGNMENT NAME AND ADDRESS OF ASSIGNEE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION DESCRIPTION AND VALUE OF DATE OF OF COURT NAME AND ADDRESS ORDER **PROPERTY** CASE TITLE & NUMBER OF CUSTODIAN

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Melvin J. Kaplan & Associates P.C.
14 E. Jackson, Suite 1200
Chicago, IL 60604

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$194.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

NAME AND ADDRESS OF OWNER

15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable None or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known,

the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

5

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> **TAXPAYER** I.D. NO. (EIN)

**ADDRESS** 

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

**NAME** 

**ADDRESS NAME** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or None

supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

**ADDRESS NAME** 

DATES SERVICES RENDERED

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OR DESCRIPTION AND
VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

7

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8.29.05

Signature

Richard Hatfield

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Richard Hatfield		Case No.	
		Debtor(s)	Chapter	13

## **VERIFICATION OF CREDITOR MATRIX**

The above	e-named Debtor hereby verifies that	t the attached list of creditors is true and correct to the best of his/her knowledge.	edge
Date:	B.29.05	Richard Halfield	
		Signature of Debtor	`

Capital One 5022 Gate parkway, Suite 204 Jacksonville, FL 32256

Credit Protection 13355 Noel Rd. Dallas, TX 75240

FCNB 1620 Dodge Street Omaha, NE 68197

I.R.S\*
Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

I.R.S. District Counsel 200 W. Adams, Ste. 2300 Chicago, IL 60606

I.R.S. United States Attorney 219 S. Dearborn Chicago, IL 60604

I.R.S. Tax Division P.O. Box 55, Ben Franklin Station Washington, DC 20044

Lansing Professional P.O. Box 290 Saint Johns, MI 48879

LJ Ross P.O. Box 1838 Ann Arbor, MI 48106

Merchant Mednal 6324 Taylor Drive Flint, MI 48507 Michigan Accts. Recievable Collecti P.O. Box 30158 Lansing, MI 48909

Mid Mrchzan Credit Bureau P.O. Box 30 Saint Johns, MI 48879

Risk Management 2675 Breckinridge Boulevard Duluth, GA 30096

State of Michigan Dept. of Treasury Lansing, MI

Unifund 10625 Techwood Circle Cincinati, OH 45292

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Under chapter 7 a trustee takes possession of all tour property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for Chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.

Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

## Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reor	ganization of a busines	ss but is also ava	ilable to c	onsumer	debtors.	Its provisions	are
quite complicated, and any decisio	n by an individual to fi	ile a chapter 11 p	eti <b>rí</b> on sh	ould_alsc	be reviev	wed with an	
attornev.	1	^		/			

I, the debtor, affirm that I have read this notice

nte Signature of Deb

Case No. (if known)

Signature of Co-Debtor DEBTOR

**COURT** 

DISTRIBUTION: